THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI SHANTILAL PURUSHOTTAMDAS PATEL)j (a) No, Sir.

(b) Dews not arise.

Credit schemes for farmers in Tamil Nadu

839. SHRI R. T. GOPALAN: Will the Minister of FINANCE be pleased to state:

(a) what are the various schemes under which credits are given to the farmers id) Tamil Nadu;

(b) whether thare is a need to liberalise and simplify the procedures and the policy of Government regarding granting of loans to the farmers particularly to the small and marginal farmers;

(c) if ao, what steps have been taken in this regard; and

(d) the schemes introduced in Tamil Nadu during the last three years to provide loan to the small and marginal farmers?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI V DIGVIJAY SINGH): (a) to (d) The farmers all over the country, including Tamil Nadu, are provided loans by com-merical banks, regional rural banks and cooperatives for the agricultural and allied activities undertaken by them on their own or through any scheme framed by governments in this regard. The financing of such activities by the credit institutions is a part of their normal lending on a continued basis. Reserve Bank of India (RBI) has issued detailed guidelines to commercial banks for simplifying and liberalising lending procedures. These guidelines provide for:

1. Prescription of scales of finance for crop loans as worked out by the Technical Committee constituted in the districts for various crops and their uniform adoption by banks. These scales of finance are revised annually to take care of escalation of cost.
2. Disposal of loan applications upto Rs. 25, 000 within a fortnight and those over Rs. 25, 000 within 8 to 9 weeks.
3. Delegation of appropriate sanctioning powers to the rural Branch Managers so that majority of loan applications are sanctioned at branch level itself.
4. No collateral security should be taken by way of mortgage/charge of land or third party guarantee on crop loans upto Rs. 10, 000 and term loan upto Rs. 10, 000 where moveable assets are created.
5. No margin is required for agricultural loan upto Rs. 10, 000 for both short term, medium/long-term loans. The rates of interest charged on such loans are concessional.

Items for exports identified by export-import Bank

840. SHRI SHAMIM HASHMI: Will the Minister of FINANCE be pleased to state:

(a) whether Exim Bank has identified 48 items for exports and if so, the details thereof; and

(b) whether Government have ensured that exports do not hamper indigenous production and also bring met gains of foreign exchange to the country?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH): (a) and (b) As per a study carried out by the Export-Import Bank of India, 48 product groups have been identified where potential exists for market entry to industrialised markets in the medium term. A list of such product groups is contained in the Statement *{See* below). Export-Import Bank has